Remarks/Arguments

This Amendment is in response to the Office Action mailed January 15, 2008. Claims 1-32 and 34-36 are pending in this case. Claims 1-32 and 34-36 have been rejected. Claims 1-3, 5-19, 21-32 and 34-36 have herein been amended. Claims 4 and 20 have herein been canceled. It is noted that there was a skip in claim numbers from 32 to 34 (i.e., skipping number 33). To correct this, the claims originally numbered 34, 35 and 36 have been amended to properly re-number them as 33, 34 and 35 respectively. Also, a new claim has been added which in view of the renumbering of the claims, is now new Claim 36.

Claims 8 and 9 have been rejected under 35 U.S.C. § 112, second paragraph, due to improper dependency. Claims 8 and 9 have herein been amended to correct their dependency. Accordingly, the rejection under 35 U.S.C. § 112, second paragraph has been overcome and is no longer applicable.

Claims 1, 4, 5, 10, 13 and 36 [now renumbered claim 35] have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Funk et al. (US 6,059,185 A) in view of DiNapoli et al. (US 6,826,445 B2). For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claims 1, 4, 5, 10, 13 and 36 [now renumbered claim 35]. Funk et al. discloses an automated system for encoding the correct check amount onto the face of a deposited check. In Funk et al., as described from line 40, column 3 to line 47, column 4, when a check is deposited, the account number on the check is read by a MICR reader, and the check amount is entered by the bank teller via a numeric keypad. This information is stored in an electronic database. Subsequently, each check deposited during a predetermined transaction period is sent to a processing center to be encoded with the check amount. An automated power encoding

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machine reads the MICR data on the check and searches the electronic database for a match. The check amount in the electronic data for that check is read and then encoded on the paper check in the proper field or location.

Accordingly, Funk et al. discloses a different method used for a different purpose than Applicants' claimed verification method, which verifies that a check document is properly associated with a corresponding bank statement. Funk et al.'s method and system does not make use of a bank statement in any manner, and does not verify correspondence between the check document and a bank statement.

DiNapoli et al. discloses a method and apparatus for inserting checks into a bank statement mail piece. In DiNapoli et al., as discussed in column 2, lines 45-65, a machine readable code corresponding to the number of checks that should be included in the mail piece is read from a bank statement. A check feeder counts the number of checks which are fed to the bank statement mail piece. If the two numbers are equal, the collation is correct and processing continues normally. If the numbers are different, operator intervention is required.

Accordingly, DiNapoli et al. discloses a different method than Applicants' claimed verification method. DiNapoli et al.'s method of feed count mismatching and the problems associated therewith are generally discussed by Applicants in the background section of this application, specifically on page 3 of the application. For example, if the bank statement indicates that ten checks are expected, and if ten checks are fed for that bank statement mailing piece, then processing continues normally. If one or more of the fed checks are mismatched (do not belong with that bank statement) they will still erroneously be mailed with that bank statement. This is one of the problems which Applicants' method and system overcomes by comparing bank account information on a check with bank account information on the

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bank statement and verifying correspondence therebetween. For these reasons, the proposed combination does not make obvious Applicants' Claims 1, 4, 5, 10, 13 and 36 [now renumbered claim 35].

With respect to Claim 1, the Examiner's rejection is incorrect in the assertion that Funk et al. discloses the limitation of comparing the account information from the check document to account information from a bank document to verify a match. In Funk et al., the bank account information from the check document is used to search for and access stored data in an electronic database. It is not compared to account number information from a bank document, i.e., a bank statement. Further, it is not compared to anything to verify a match. It is used to locate and access the stored data for that check so that the correct check amount can be determined and encoded onto the face of that check.

Further, DiNapoli et al. fails to make up for the above identified deficiencies of Funk et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method. Again, DiNapoli et al. only verifies a match between the expected number of checks and the number of checks actually fed. Neither reference in the proposed combination compares the account number information on the check document to the account number information on the bank statement to verify a match.

Additionally, the Examiner's expressed motivation to combine the two cited references lacks merit. The reference in Funk et al. (column 2, lines 1-7) to the traditional check processing procedure being time-consuming and tedious is referring to the process of encoding checks with the proper check amount. This again has nothing to do with Applicants' claimed method.

Nonetheless, Claim 1 has been amended to more particularly point out and distinctly claim Applicants' method. Amended Claim 1 now claims, *inter alia*, that account number information is obtained from both the check document and the bank statement document, and this account number

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information is compared to verify correspondence between the check document and the bank statement document. Neither <u>Funk et al.</u>, nor <u>DiNapoli et al.</u>, nor the combination of the two makes obvious the method of amended Claim 1.

With respect to Claim 4, as discussed above, neither reference in the proposed combination compares the account number information on the check document to the account number information on the bank statement to verify a match. Nonetheless, Claim 4 has been canceled, and the limitation of Claim 4 has been incorporated into amended Claim 1 to more particularly point out and distinctly claim Applicants' method.

With respect to Claim 5, while <u>DiNapoli et al.</u> does disclose a method employed during a mail insertion operation, <u>DiNapoli et al.</u>'s method itself differs from Applicants' claimed method as discussed above with respect to Claim 1. As such, the proposed combination fails to make Claim 5 obvious.

With respect to Claim 10, the Examiner's rejection refers to the rejection of Claim 9. However, the Office Action does not appear to have any discussion related to any prior art rejection of Claim 9. Accordingly, Applicants respectfully request that the Examiner set forth any such prior art rejection of Claim 9, if any, in a subsequent <u>non-final Office Action</u>, and afford Applicants an opportunity to respond. Nonetheless, <u>DiNaopli et al.</u> fails to meet the limitation(s) of Claim 10 since <u>DiNapoli et al.</u> does not identify any mismatched checked documents, i.e., where the account number on the check does not match the account number on the bank statement. Instead, <u>DiNapoli et al.</u> only identifies a feed count mismatch, i.e., where the number of checks does not match the expected number of checks. As such, the proposed combination fails to make obvious Claim 10.

With respect to Claim 13, as discussed above, <u>Funk et al.</u> makes no use of a bank statement. <u>DiNapoli et al.</u> only uses the bank statement to determine the expected number of checks for that

statement. DiNapoli et al., and thus the proposed combination, fails to make use of the account number information on the bank statement, and fails to disclose that any account number information on the bank statement is a character string comprising a plurality of characters. As such, the proposed combination fails to make obvious Claim 13. Claim 13 has been amended, in view of the amendment to Claim 1, to clarify that the account number information on both the check document and the bank statement document is a character string comprising a plurality of characters.

With respect to Claim 36 [now renumbered claim 35], as discussed above, the proposed combination does not match any information on the check document with information of the bank document. Only DiNapoli et al. uses information from a bank statement, but that information (expected number of checks) is matched to a check feed count, not to any information on any one check document. As such, the proposed combination fails to make obvious Claim 36 [now renumbered claim 35]. Claim 36 [now renumbered claim 35] has been amended to remove means plus function language from the claim.

Accordingly, Funk et al. in view of DiNapoli et al. does not make obvious Applicants' Claims 1, 4, 5, 10, 13 and 36 [now renumbered claim 35] under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claims 1, 5, 10, 13 and 36 [now renumbered claim 35] are allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claims 2, 15-20, 22, 23 and 32 have been rejected under 35 U.S.C. §103 (a) as being unpatentable over Cahill et al. (US 5,678,046 A) in view of Funk et al. It is noted that the rejection of Claim 17 is discussed with respect to a different combination of references, and it is assumed that Claim 17 was not intended to be included in this specific rejection. For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claims 2, 15-20, 22, 23 and 32. Cahill et al. discloses a method and apparatus for storing and retrieving images of checks, i.e., a check image archive system where users can retrieve stored images of checks via a user interface. In Cahill et al., as described from line 44, column 17 to line 2, column 19, a check to be archived is imaged by an imager, and the MICR line on the check is decoded by both an OCR device and a MICR reader to obtain the MICR information (account number, check number and check amount). A "best read" is determined from the results of the decoded MICR from the OCR device and the MICR reader (lines 28-31, column 18). When no inconsistencies exist between the optically and magnetically decoded MICR line, the image (front and back) of the check is stored along with the MICR information.

Accordingly, Cahill et al. discloses a different method used for a different purpose than Applicants' claimed verification method, which verifies that a check document is properly associated with a corresponding bank statement and/or other check documents in a set of check documents. Cahill et al.'s method and system does not make use of a bank statement in any manner, and does not verify correspondence between check documents and/or a bank statement.

Funk et al. discloses an automated system for encoding the correct check amount onto the face of a deposited check as discussed above. Accordingly, Funk et al. discloses a different method used for a different purpose than Applicants' claimed verification method as discussed above. For these reasons, the proposed combination does not make obvious Applicants' Claims 2, 15-20, 22, 23 and 32.

With respect to Claim 2, the Examiner's rejection is incorrect in the assertion that Funk et al. discloses a process that compares account information from paper checks to account information taken from other checks and downloaded to a database in order to determine a match. As discussed above, in Funk et al., the bank account information from the check document is used to search for and access

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stored data in an electronic database which had been previously obtained from that same check. Funk et al. unequivocally does not compare account number information from one check document to another check document. Further, the bank account information from the check document in Funk et al. is not compared to anything to verify a match between account numbers on two separate check documents. It is simply used to locate and access the stored data for that check so that the correct check amount can be determined and encoded onto the face of that check, as discussed above.

Nonetheless, Claim 2 has been amended to more particularly point out and distinctly claim Applicant's method. Amended Claim 2 now claims, *inter alia*, that account number information from at least one check in the set is compared to account number information from at least one other check in the set to determine a match between the compared account number information. Neither Cahill et al. nor Funk et al., nor the combination of the two makes obvious the method of amended Claim 2.

With respect to Claim 15, as discussed above, Funk et al. does not compare account number information on a check in a set to account number information on another check in another set to determine a match of the compared account number information for sets of checks for related accounts, as claimed in amended Claim 15. Funk et al. in column 1, lines 39-45 merely describes a traditional check sorting process where checks are sorted according to transit and routing numbers read from the checks. However, there is simply no comparison made between any information on different checks. Each check is individually processed independently. As such, the proposed combination fails to make obvious amended Claim 15. Claim 15 has been amended to clarify that the account number information on a check in a set is compared to account number information on another check in another set to determine a match of the compared account number information for sets of checks for related accounts.

With respect to Claim 16, as discussed above, neither reference in the proposed combination compares the account number information on the check document to the account number information on the bank statement to verify correspondence therebetween. In fact, neither reference in the proposed combination uses any information from a bank statement at all. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method.

Nonetheless, Claim 16 has been amended to more particularly point out and distinctly claim Applicants' method. Amended Claim 16 now claims, *inter alia*, that account number information is determined from both the check document and the bank statement document, and this account number information is compared to verify correspondence between the check document and the bank statement document. Neither Cahill et al. nor Funk et al., nor the combination of the two makes obvious the method of amended Claim 16.

With respect to Claim 18, as discussed above, neither reference in the proposed combination compares account number information from one check document to account number information from another check document. As further discussed above, neither reference in the proposed combination verifies correspondence between each check document in a set of check documents. As such, neither Cahill et al. nor Funk et al., nor the combination of the two makes obvious the device of amended Claim 18.

Nonetheless, Claim 18 has been amended to more particularly point out and distinctly claim Applicants' claimed device for check verification. Amended Claim 18 now claims, *inter alia*, that account number information from each check in the set is compared to account number information from every other check in the set to verify correspondence therebetween. Neither Cahill et al. nor Funk et al., nor the combination of the two makes obvious the device of amended Claim 18.

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With respect to Claim 19, as discussed above, neither reference in the proposed combination compares the account number information on the check document to the account number information on the bank statement to determine a match. In fact, neither reference in the proposed combination uses any information from a bank statement at all. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed device.

Nonetheless, Claim 19 has been amended to more particularly point out and distinctly claim Applicants' device. Amended Claim 19 now claims, *inter alia*, that account number information is determined from both the check document and the bank statement document, and this account number information is compared to determine a match between the compared account number information of the check documents and the bank statement document. Neither Cahill et al. nor Funk et al., nor the combination of the two makes obvious the device of amended Claim 19.

With respect to Claim 20, as discussed above, neither reference in the proposed combination compares the account number information on the check document to the account number information on the bank statement to verify a match. Further, the Examiner's stated motivation to combine the references relates to methods of document storage and retrieval, which has nothing to do with Applicants' claims device. Nonetheless, Claim 20 has been canceled, and the limitation of Claim 20 has been incorporated into amended Claim 19 to more particularly point out and distinctly claim Applicants' method.

With respect to Claim 22, the Examiner's rejection refers to the rejection of Claim 21. However, Claim 21 is discussed with respect to a different combination of references. Nonetheless, Cahill et al. fails to meet the limitation(s) of Claim 22 since Cahill et al. does not identify any trigger device for activating a camera upon sensing a check document, where the trigger device comprises a trigger sensor,

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a trigger mechanism and a trigger amplifier. Instead, the Examiner's cited passage of <u>Cahill et al.</u>, column 16, lines 18-44, only identifies a check imaging device, with no mention of a trigger device or the components thereof. As such, the proposed combination fails to make obvious Claim 22.

With respect to Claim 23, the Examiner's rejection refers to the rejection of Claim 21. However, Claim 21 is discussed with respect to a different combination of references. Nonetheless, <u>Cahill et al.</u> fails to meet the limitation(s) of Claim 23 since <u>Cahill et al.</u> does not specifically identify a digital, region of interest camera. Instead, the Examiner's cited passage of <u>Cahill et al.</u>, column 16, lines 20-25, only identifies a check imaging device, with no mention of a digital, region of interest camera. As such, the proposed combination fails to make obvious Claim 23.

With respect to Claim 32, as discussed above, neither <u>Cahill et al.</u> nor <u>Funk et al.</u> makes use of a bank statement. Thus the proposed combination fails to make use of the account number information on a bank statement, and fails to disclose that any account number information on the bank statement is a character string of numbers. As such, the proposed combination fails to make obvious Claim 32. Claim 32 has been amended, in view of the amendment to Claim 19, to clarify that the account number information on both the check documents and the bank statement document is a character string of numbers.

Accordingly, <u>Cahill et al.</u> in view of <u>Funk et al.</u> does not make obvious Applicants' Claims 2, 15-20, 22, 23 and 32 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claims 2, 15-19, 22, 23 and 32 are allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claim 3 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Funk et al. in view of DiNapoli et al. as applied to Claim 1 above, and further in view of Cahill et al. For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claim 3. Funk et al. in view of DiNapoli et al. fails to make obvious Claim 1 as discussed above. Cahill et al. fails to make up for the above identified deficiencies of Funk et al. in view of DiNapoli et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method. Further, Cahill et al. does not teach or disclose the use of a bank statement document. Claim 3 has been amended, *inter alia*, to claim that an image of at least a portion of the bank statement document is captured to obtain the account number information from the bank statement document.

Accordingly, the proposed combination does not make obvious Applicants' Claim 3 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 3 is allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claims 6, 7, 11 and 12 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Funk et al. in view of DiNapoli et al. as applied to Claim 1 above, and further in view of Guiles et al. (US 6,607,190 B1). For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claims 6, 7, 11 and 12. Funk et al. in view of DiNapoli et al. fails to make obvious Claim 1 as discussed above. Guiles et al. fails to make up for the above identified deficiencies of Funk et al. in view of DiNapoli et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method(s).

Guiles et al. discloses an apparatus for providing gap control for a high speed check feeder. As discussed in column 10, lines 46-57, Guiles et al. discloses an invention which resolves the gap problem

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between checks in a check feeder by varying the speed of the check feeder's separator roller, with an object to achieve an approximate one inch gap between checks.

With respect to Claim 6, Guiles et al. does not teach or disclose monitoring the position of a bank statement and regulating the merger of the check documents with the bank statement. Controlling the spacing of checks in a check feeder during a mail insertion process does not meet the limitation(s) of Claim 6.

With respect to Claims 7, 11 and 12, DiNaopli et al. fails to meet the limitation(s) of Claim 7 since DiNapoli et al. does not identify any mismatched checked documents, i.e., where the account number on the check does not match the account number on the bank statement. Instead, DiNapoli et al. only identifies a feed count mismatch, i.e., where the number of checks does not match the expected number of checks. As such, the proposed combination fails to make obvious Claims 7, 11 and 12. Nonetheless, Claim 7 has been amended to more particularly point out and distinctly claim that the mismatches between the checks and the bank statement are account number information mismatches, not feed count mismatches.

Further, with respect to Claim 12, DiNapoli et al. does not mark a mismatched check as an error document. As disclosed on page 19 of the application, Applicants' method marks the mismatched check, e.g., via a printing mechanism. The Examiner's cited passage of Di Napoli et al., column 10, lines 10-25, only identifies operator intervention for a feed count mismatch. There is no teaching or suggestion to mark the documents with for example a printing mechanism. As such, the proposed combination fails to make obvious Claim 12.

Accordingly, the proposed combination does not make obvious Applicants' Claims 6, 7, 11 and 12 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claims 6, 7,

11 and 12 are allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claim 14 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Funk et al. in view of DiNapoli et al. as applied to Claim 1 above, and further in view of Jones et al. (US 6,526,574 B1). For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claim 14. Funk et al. in view of DiNapoli et al. fails to make obvious Claim 1 as discussed above. Jones et al. fails to make up for the above identified deficiencies of Funk et al. in view of DiNapoli et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method.

Further, Jones discloses a system for finding differences between two computer files and updating the computer files. The respective subject matter in these references is unrelated. As such, there is no motivation or suggestion in these references for their combination. This is especially true where neither Funk et al. nor DiNapoli et al. teach or disclose matching account number information (a character string).

Accordingly, the proposed combination does not make obvious Applicants' Claim 14 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 14 is allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claim 21 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Cahill et al. in view of Funk et al. as applied to Claim 20 above, and further in view of Smith. For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claim 21. Cahill et al. in view of Funk et al. fails to make obvious Claim 20 as discussed above. Smith fails to make up for the above

identified deficiencies of <u>Cahill et al.</u> in view of <u>Funk et al.</u> As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method. Further, <u>Cahill et al.</u> does not identify any trigger device for activating a camera upon sensing a check document. Instead, the Examiner's cited passage of <u>Cahill et al.</u>, column 16, lines 18-44, only identifies a check imaging device, with no mention of a trigger device. As such, the proposed combination fails to make obvious Claim 21.

Accordingly, the proposed combination does not make obvious Applicants' Claim 21 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 21 is allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claims 24-26 and 28-31 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over <u>Cahill et al.</u> in view of <u>DiNapoli et al.</u> For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claims 24-26 and 28-31. <u>Cahill et al.</u> discloses a method and apparatus for storing and retrieving images of checks, i.e., a check image archive system where users can retrieve stored images of checks via a user interface, as discussed above. <u>Cahill et al.</u>'s method and system does not make use of a bank statement in any manner, and does not verify correspondence between check documents and/or a bank statement. Further, there is no bank statement document imaging device in <u>Cahill et al.</u>, only a check imaging device. Still further, <u>Cahill et al.</u> does not disclose an automated in-line mailing (AIM) conveyor. Instead, <u>Cahill et al.</u> discloses a mail sorter. An AIM and a sorter are two different machines used for two different purposes.

<u>DiNapoli et al.</u> discloses a method and apparatus for inserting checks into a bank statement mail piece, as discussed above. <u>DiNapoli et al.</u> only verifies a match between the expected number of checks and the number of checks actually fed. Neither reference in the proposed combination compares the

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account number information on the check document to the account number information on the bank statement to verify a match. Further, with respect to Claim 29, DiNapoli et al. does not disclose marking mismatched check documents. For these reasons, the proposed combination does not make obvious Applicants' Claims 24-26 and 28-31.

Nonetheless, Claim 24 has been amended to more particularly point out and distinctly claim Applicants' system. Amended Claim 24 now claims, *inter alia*, that account number information from both the check documents and the bank statement document is compared to verify correspondence between the check documents and the bank statement document. Neither Cahill et al., nor DiNapoli et al., nor the combination of the two makes obvious the method of amended Claim 24.

Accordingly, the proposed combination does not make obvious Applicants' Claims 24-26 and 28-31 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claims 24-26 and 28-31 are allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claim 27 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Cahill et al. in view of DiNapoli et al. as applied to Claim 25, and further in view of Guiles et al. For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claim 27. Funk et al. in view of DiNapoli et al. fails to make obvious Claim 25 as discussed above. Guiles et al. fails to make up for the above identified deficiencies of Cahill et al. in view of DiNapoli et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method(s).

Accordingly, the proposed combination does not make obvious Applicants' Claim 27 under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 27 is allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claims 17 and 34 [now renumbered claim 33] have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Cahill et al. in view of Funk et al. and further in view of DiNapoli et al. For the following reasons, the Examiner's rejection is respectfully traversed.

With respect to Claim 17, the proposed combination does not make obvious Applicants' Claim 17. Cahill et al. in view of Funk et al. fails to make obvious Claim 16 as discussed above. DiNapoli et al. fails to make up for the above identified deficiencies of Cahill et al. in view of Funk et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method. None of the combined references teach or disclose the imaging a bank statement document to determine account number information, and comparing account number information of check documents and the bank statement documents to verify that they correspond. As such, the proposed combination fails to make obvious Claim 17.

With respect to Claim 34 [now renumbered claim 33], in addition to the above identified deficiencies, none of the combined references teach or disclose matching check sets which contain related account numbers to a bank statement document. As such, the proposed combination fails to make obvious Claim 34 [now renumbered claim 33].

Accordingly, the proposed combination does not make obvious Applicants' Claims 17 and 34 [now renumbered claim 33] under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 17 and 34 [now renumbered claim 33] are allowable over the proposed combination. An early notice of allowance is respectfully requested.

Claim 35 [now renumbered claim 34] has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Cahill et al. in view of Funk et al. as applied to Claim 21 above, and further in view of Jones et al. For the following reasons, the Examiner's rejection is respectfully traversed.

The proposed combination does not make obvious Applicants' Claim 35 [now renumbered claim 34]. Cahill et al. in view of Funk et al. fails to make obvious Claim 21 as discussed above. Jones et al. fails to make up for the above identified deficiencies of Cahill et al. in view of Funk et al. As such, the proposed combination fails to teach, suggest or disclose Applicants' claimed method. Further, there is no motivation or suggestion in either Cahill et al. or Funk et al. for their combination with Jones for the reasons discussed with respect to Claim 14.

Accordingly, the proposed combination does not make obvious Applicants' Claim 35 [now renumbered claim 34] under the law pertaining to 35 U.S.C. § 103. Applicants respectfully assert that amended Claim 35 [now renumbered claim 34] is allowable over the proposed combination. An early notice of allowance is respectfully requested.

New Claim 36 claims the marking of envelopes containing mismatched check documents and bank statement documents. It is respectfully submitted that none of the cited references, alone or in combination, teach or suggest such marking of envelopes.

It is respectfully submitted that none of the prior art of record, either alone or in combination, fairly teaches, suggests or discloses the novel and unobvious features of Applicants' claims as set forth herein. Accordingly, Applicants respectfully assert that all of the claims as presented herein are now in condition for immediate allowance. An early notice allowance is respectfully requested.
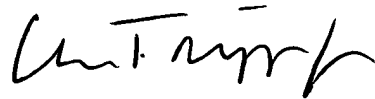
Any arguments of the Examiner not specifically addressed should not be deemed admitted, conceded, waived, or acquiesced by Applicants. Any additional or outstanding matters the Examiner may have are respectfully requested to be disposed of by telephoning the undersigned.

The Commissioner is hereby authorized to charge any fees which may be required to Deposit Account No.16-0657.

A postcard is enclosed evidencing receipt of the same.

Respectfully submitted,

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